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## Case 13-40327 Doc 1 Filed 04/04/13 Entered 04/04/13 17:08:00 Desc Main

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United States H	Bankruptcy Court
Middle Dis	trict of Georgia

IN	NRE:	Case No		
Вс	oden, Mary Ann	Chapter 13		
		Debtor(s)		
	DISCLOSUR	E OF COMPENSATION OF ATTORNEY FOR DEBTO	R	
1.		y Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and the kruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf as follows:		
	For legal services, I have agreed to accept		\$	3,000.00
	Prior to the filing of this statement I have recei	ved	\$	
	Balance Due		\$	3,000.00
2.	The source of the compensation paid to me wa	s: Debtor Other (specify):		
3.	The source of compensation to be paid to me is	s: Debtor Other (specify):		
4.	I have not agreed to share the above-discle	osed compensation with any other person unless they are members and associates of r	ny law firm.	
		d compensation with a person or persons who are not members or associates of my lapple sharing in the compensation, is attached.	w firm. A copy of	of the agreement,
5.	In return for the above-disclosed fee, I have ag	reed to render legal service for all aspects of the bankruptcy case, including:		
	<ul><li>b. Preparation and filing of any petition, sche</li><li>c. Representation of the debtor at the meetin</li></ul>	, and rendering advice to the debtor in determining whether to file a petition in bankr edules, statement of affairs and plan which may be required; g of creditors and confirmation hearing, and any adjourned hearings thereof; proceedings and other contested bankruptey matters;	uptcy;	
6.	By agreement with the debtor(s), the above dis <b>Adversary proceedings</b>	closed fee does not include the following services:		
		CERTIFICATION		
	I certify that the foregoing is a complete statemen proceeding.	t of any agreement or arrangement for payment to me for representation of the debtor	(s) in this bankru	ptcy
	April 4, 2013	/s/ Valerie G. Long		
	Date	Valerie G. Long 457485 Arey, Long & Cross 4800 Armour Road Columbus, GA 31904 (706) 596-6745 Fax: (706) 596-8830 lawofficevglong@yahoo.com		

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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United States I	Page 4 of 42 Bankruptcy Cour
Middle Dist	rict of Georgia

IN RE:		Case No.
Boden, Mary Ann		Chapter 13
<u> </u>	Debtor(s)	•

	F NOTICE TO CONSUMER DEF (b) OF THE BANKRUPTCY COD	
Certificate of [Non	-Attorney] Bankruptcy Petition Pro	eparer
I, the [non-attorney] bankruptcy petition preparer signinotice, as required by § 342(b) of the Bankruptcy Code		at I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Address:	peti the prir the	ial Security number (If the bankruptcy tion preparer is not an individual, state Social Security number of the officer, acipal, responsible person, or partner of bankruptcy petition preparer.)
X		quired by 11 U.S.C. § 110.)
partner whose Social Security number is provided abor		
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received	and read the attached notice, as required	by § 342(b) of the Bankruptcy Code.
Boden, Mary Ann	X /s/ Mary Ann Boden	4/04/2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debte	or (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B22C (Official Fo	orm 22C) (Chap	oter 13) (12	//10)	According to the calculations required by	y this statement:	
				<b>▼</b> The applicable commitment perio	d is 3 years.	
In re: Boden, Mary Ann				☐ The applicable commitment perio	d is 5 years.	
a .v	Debto	r(s)		☐ Disposable income is determined	under § 1325(b)(3).	
Case Number:	lber: (If known)		<b>☑</b> Disposable income is not determined under § 1325(b)(3).			
				(Check the boxes as directed in Lines 17 and 23 of	this statement.)	

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME						
		ital/filing status. Check the box that applies and unmarried. Complete only Column A ("Debtom Married. Complete both Column A ("Debtom Married. Complete both Column A ("Debtom Married.")					
1	the s	igures must reflect average monthly income receivix calendar months prior to filing the bankruptcy of the before the filing. If the amount of monthly incodivide the six-month total by six, and enter the re	Column A Debtor's Income	Column B Spouse's Income			
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$ 301.00	\$		
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.						
	a.	Gross receipts	\$				
	b.	Ordinary and necessary operating expenses	\$				
	c.	Business income	Subtract Line b from Line a	\$	\$		
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  a. Gross receipts  \$						
	b.	Ordinary and necessary operating expenses	\$ Subtract Line b from Line a				
	c.	Rent and other real property income	\$	\$			
5	5 Interest, dividends, and royalties.			\$	\$		
6	6 Pension and retirement income.			\$	\$		
7	expe that by th	amounts paid by another person or entity, on a moses of the debtor or the debtor's dependents, purpose. Do not include alimony or separate maine debtor's spouse. Each regular payment should be ment is listed in Column A, do not report that payment should be ment is listed in Column A, do not report that payment should be ment is listed in Column A, do not report that payment should be ment in the column A.	\$	\$			

<b>B22C</b> (	Official Form 22C) (Chapter 13) (12/1	0)								
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					se				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse S	\$		_ ]	\$		\$	
9	Income from all other sources. Specific sources on a separate page. Total and expanded by your or separate maintenance. Do not included a companyments received as a victim of of international or domestic terrorism.  a. Food Stamps b.	nter on Line 9. <b>Do not incl</b> <b>spouse, but include all ot</b> ide any benefits received u	ude alimener paymender the S	ony on ents o Social	r separa of alimo Security	ny / m	\$	199.00	\$	
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column through 9 in Column B. Enter the total(	s).					\$	500.00	\$	
11	<b>Total.</b> If Column B has been completed and enter the total. If Column B has not Column A.						\$			500.00
	Part II. CALCULA	ATION OF § 1325(b)(4	) COMN	AITN	MENT 1	PER	IOD			
12	Enter the amount from Line 11.								\$	500.00
13	Marital Adjustment. If you are marrie that calculation of the commitment periyour spouse, enter on Line 13 the amou a regular basis for the household expensions of the commitment periyour spouse, enter on Line 13 the amou a regular basis for the household expensions of the recululing this income (such as persons other than the debtor or the deburpose. If necessary, list additional adjustment do not apply, enter zero.  a.  b.  c.  Total and enter on Line 13.	od under § 1325(b)(4) doe nt of the income listed in I ses of you or your depende s payment of the spouse's t otor's dependents) and the	s not require 10, Control of the second of t	olumn olumn becify, y or th	clusion on B that we have the spousone devote the classification of the classification o	of the was I ines I e's sited to	e incon NOT p below, upport o each	ne of paid on the of is	\$	0.00
14	Subtract Line 13 from Line 12 and er	nter the result.							\$ \$	500.00
15	Appualized current monthly income for § 1325(b)(4) Multiply the amount from Line 14 by the number				umber	\$	6,000.00			
16	<b>Applicable median family income.</b> En household size. (This information is avaithe bankruptcy court.)	ailable by family size at <u>wy</u>	vw.usdoj.;	gov/us	st/ or fro	m th	e clerk			
	a. Enter debtor's state of residence: <b>Geo</b>				tor's hou	iseho	ld size	e: _1_	\$	40,378.00
17	Application of § 1325(b)(4). Check the  ✓ The amount on Line 15 is less that  3 years" at the top of page 1 of this  ☐ The amount on Line 15 is not less period is 5 years" at the top of page	on the amount on Line 16. It is statement and continue was than the amount on Line	Check the this state 16. Check	ne box ntemer ck the	nt. box for	"The				
	Part III. APPLICATION OF						BLE	INCOM	Œ	

18	18 Enter the amount from Line 11.					\$	500.00
19							
	a.				\$		
	b.				\$		
	C.				\$	Φ.	0.00
20	Total and enter on Line 19.	5(h)(2) Subtract	Lina 1	) from I in a 10 and anton the	magnit	\$	0.00 500.00
20	Current monthly income for § 132.  Annualized current monthly income					Ф	500.00
21	12 and enter the result.	ne 101 § 1323(b)(.	<i>3)</i> . Iviu	tupry the amount from Line	20 by the number	\$	6,000.00
22	Applicable median family income.	Enter the amount	from I	Line 16.		\$	40,378.00
	Application of § 1325(b)(3). Check	the applicable bo	x and p	proceed as directed.			
	The amount on Line 21 is more under § 1325(b)(3)" at the top of						ermined
23	The amount on Line 21 is not redetermined under § 1325(b)(3)" complete Parts IV, V, or VI.	nore than the an	nount (	on Line 22. Check the box f	or "Disposable inco	me is	
	Part IV. CALCULAT	TION OF DED	UCTI	ONS ALLOWED UND	ER § 707(b)(2)		
	Subpart A: Deduct	tions under Stan	dards (	of the Internal Revenue Se	rvice (IRS)		
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional					\$	
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons 65 and older, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.						
	Persons under 65 years of age		Pers	ons 65 years of age or olde	r		
	a1. Allowance per person		a2.	Allowance per person			
	b1. Number of persons		b2.	Number of persons			
	c1. Subtotal		c2.	Subtotal		\$	

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**B22C** (Official Form 22C) (Chapter 13) (12/10) Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This 25A information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. \$ Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b 25B from Line a and enter the result in Line 25B. Do not enter an amount less than zero. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$ Net mortgage/rental expense Subtract Line b from Line a Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 26 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. 27A  $\square 0 \square 1 \square 2$  or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk \$ of the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an 27B additional deduction for your public transportation expenses, enter on Line 27B the "Public

Transportation" amount from IRS Local Standards: Transportation. (This amount is available at

www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)

\$

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	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)							
	$\square$ 1 $\square$ 2 or more.							
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b>							
	a.	IRS Transportation Standards, Ownership Costs	\$					
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$					
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
		al Standards: transportation ownership/lease expense; Vehicle 2. Coked the "2 or more" Box in Line 28.	Complete this Line only if you					
29	Trans the to	r, in Line a below, the "Ownership Costs" for "One Car" from the IRS sportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the babtal of the Average Monthly Payments for any debts secured by Vehicat Line b from Line a and enter the result in Line 29. <b>Do not enter an</b>	nkruptcy court); enter in Line b le 2, as stated in Line 47;					
	a.	IRS Transportation Standards, Ownership Costs	\$					
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$					
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.							
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.							
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.							
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are							
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged							
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend							
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in							
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously			\$				

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B22C (Official Form 22C) (Chapter 13) (12/10)

(						
38	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 24 through 37.	\$			
Subpart B: Additional Expense Deductions under § 707(b)  Note: Do not include any expenses that you have listed in Lines 24-37						
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
	a. Health Insurance	\$				
	b. Disability Insurance	\$				
39	c. Health Savings Account	\$				
	Total and enter on Line 39		\$			
	If you do not actually expend this total amount, state your act the space below:	ual total average monthly expenditures in				
	\$					
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.						
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.					
44	Additional food and clothing expense. Enter the total average clothing expenses exceed the combined allowances for food and National Standards, not to exceed 5% of those combined allowan www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Additional amount claimed is reasonable and necessary.	clothing (apparel and services) in the IRS nces. (This information is available at	\$			
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly					
46						

52

**B22C** (Official Form 22C) (Chapter 13) (12/10) **Subpart C: Deductions for Debt Payment Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Average Does payment 47 Monthly include taxes or Name of Creditor Property Securing the Debt Payment insurance? \$ yes no \$ b. yes no \$ yes no Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 48 1/60th of the Name of Creditor Property Securing the Debt Cure Amount a. \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 49 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$ Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$ Current multiplier for your district as determined under schedules issued by the Executive Office for United States 50 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) X Average monthly administrative expense of Chapter 13 Total: Multiply Lines a \$ \$ 51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. **Subpart D: Total Deductions from Income** 

**Total of all deductions from income.** Enter the total of Lines 38, 46, and 51.

**B22C** (Official Form 22C) (Chapter 13) (12/10) Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) \$ 53 **Total current monthly income.** Enter the amount from Line 20. **Support income.** Enter the monthly average of any child support payments, foster care payments, or 54 disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required 55 repayments of loans from retirement plans, as specified in § 362(b)(19). \$ \$ 56 **Total of all deductions allowed under § 707(b)(2).** Enter the amount from Line 52. **Deduction for special circumstances.** If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable. Amount of 57 Nature of special circumstances expense \$ \$ b. \$ Total: Add Lines a, b, and c \$ Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and 58 enter the result. \$ \$ Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. 59 Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page, All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount 60 \$ b. c. Total: Add Lines a, b and c **Part VII. VERIFICATION** I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) 61 Date: April 4, 2013 Signature: /s/ Mary Ann Boden (Debtor) Signature: (Joint Debtor, if any)

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Case 13-40327 Doc 1 B1 (Official Form 1) (12/11)			Entered 04, Page 13 of 4	/04/13 17:08:00 12	Desc Main
	ates Bankr e District o	ruptcy Co	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Mide Boden, Mary Ann	dle):		Name of Joint Debte	or (Spouse) (Last, First, M	Aiddle):
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	ırs			ed by the Joint Debtor in aiden, and trade names):	the last 8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I (if more than one, state all): 0398	.D. (ITIN) /Com	plete EIN	Last four digits of S (if more than one, st		xpayer I.D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State & 1056 Bolton Avenue Columbus, GA	k Zip Code):		Street Address of Jo	oint Debtor (No. & Street,	City, State & Zip Code):
Columbus, GA	ZIPCODE 319	906	1		ZIPCODE
County of Residence or of the Principal Place of Bus <b>Muscogee</b>	iness:		County of Residence	e or of the Principal Place	of Business:
Mailing Address of Debtor (if different from street as	ddress)		Mailing Address of	Joint Debtor (if different	from street address):
[	ZIPCODE		1		ZIPCODE
Location of Principal Assets of Business Debtor (if d	lifferent from stre	eet address abo	ove):		
					ZIPCODE
Type of Debtor (Form of Organization)		Nature of Bu (Check one		•	kruptcy Code Under Which is Filed (Check one box.)
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities,		101(51B) ker	e as defined in 11	☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☑ Chapter 13	<ul> <li>□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li>□ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul>
check this box and state type of entity below.)  Chapter 15 Debtor  Country of debtor's center of main interests:	Clearing I	Bank Tax-Exempt		Debts are primarily debts, defined in 11	Tature of Debts Check one box.) consumer Debts are primarily U.S.C. business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is Title 26 or	1	organization under tates Code (the	§ 101(8) as "incurred individual primarily personal, family, or l hold purpose."	for a
Filing Fee (Check one box)		Check one b	NOV!	Chapter 11 Debtors	
☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official	Debtor is Debtor is Check if: Debtor's ag than \$2,343	<ul> <li>□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>□ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).</li> <li>Check if:</li> <li>□ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).</li> </ul>			
Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in					

				Inte	rnal Revenue C	ode).	ĥol	d purpose."		
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Chapter 11 Debtors  Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51)  Debtor is not a small business debtor as defined in 11 U.S.C. § 101  Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years)						(51D). insiders or affiliates) are less				
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  ☐ A plan is being filed with this petition ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).										
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
Estimate 1-49	d Number of  50-99	Creditors 100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimate \$0 to \$50,000	$\checkmark$	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimate \$\ \begin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	d Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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Case 13-40327 Doc 1 Filed 04/04/13  B1 (Official Form 1) (12/11) Document	Entered 04/04/13 17:0 Page 14 of 42	08:00 Desc Main
Voluntary Petition	Name of Debtor(s):	1 1190 2
(This page must be completed and filed in every case)	Boden, Mary Ann	
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: Middle District Of Georgia	Case Number: <b>06-40983</b>	Date Filed: <b>12-11-06</b>
Location Where Filed: Middle District Of Georgia	Case Number: <b>01-42129</b>	Date Filed: <b>08-28-01</b>
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties I, the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available until the state of the complex of the	skhibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify notice required by 11 U.S.C. § 342(b).
	X /s/ Valerie G. Long	4/04/13
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expressed in Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:	ach spouse must complete and atta	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attached	ed a made a part of this petition.	
<ul> <li>✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180</li> <li>☐ There is a bankruptcy case concerning debtor's affiliate, general</li> <li>☐ Debtor is a debtor in a foreign proceeding and has its principal pl</li> </ul>	pplicable box.) of business, or principal assets in th days than in any other District. partner, or partnership pending in tace of business or principal assets	this District. in the United States in this District,
or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg		
Certification by a Debtor Who Reside		Property
(Check all app  Landlord has a judgment against the debtor for possession of deb	olicable boxes.)  otor's residence. (If box checked, co	omplete the following.)
(Name of landlord the	at obtained judgment)	
(Address o	of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post		
Debtor has included in this petition the deposit with the court of filing of the petition.	any rent that would become due du	aring the 30-day period after the

Date

Case 13-40327 Doc 1 Filed 04/04/13 B1 (Official Form 1) (12/11) Document	Entered 04/04/13 17:08:00 Desc Main Page 15 of 42 Page 3				
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):  Boden, Mary Ann				
Signa	atures				
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Mary Ann Boden  Signature of Debtor  Mary Ann Boden  Signature of Joint Debtor  Telephone Number (If not represented by attorney)	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative				
April 4, 2013 Date  Signature of Attorney*  X /s/ Valerie G. Long Signature of Attorney for Debtor(s)  Valerie G. Long 457485 Arey, Long & Cross 4800 Armour Road Columbus, GA 31904 (706) 596-6745 Fax: (706) 596-8830 lawofficevglong@yahoo.com	Signature of Non-Attorney Petition Preparer  I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Authorized Individual  Printed Name of Authorized Individual  Title of Authorized Individual	Signature  Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.				

IN RE: Boden, Mary Ann

 $\begin{array}{c} \text{Case 13-40327} \\ \text{B1D (Official Form 1, Exhibit D) (12/09)} \end{array}$ 

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Case No.

Chapter 13

#### Debtor(s)

Doc 1

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will l whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismiss and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra st to stop creditors' collection activities.	sed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Ch one of the five statements below and attach any documents as directed.	eck
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of certificate and a copy of any debt repayment plan developed through the agency.	e in
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	e in file
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the ser days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counsel requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days af you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a co of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case in also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without first receiving a creation of the satisfied with your reasons for filing your bankruptcy case without filing your bankruptcy.	opy our nay
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]	у а
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapa of realizing and making rational decisions with respect to financial responsibilities.);	
<ul> <li>Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>Active military duty in a military combat zone.</li> </ul>	, to
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109 does not apply in this district.	)(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Mary Ann Boden
_	

Date: April 4, 2013

 $_{B6\;Summary}\left( \underset{Form \; 0}{\text{Case}} \; \underline{13\text{-}40327}_{000} \; \text{Doc} \; 1 \right)$ 

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Document Page 17 of 42 United States Bankruptcy Court Middle District of Georgia Desc Main

IN RE:		Case No
Boden, Mary Ann		Chapter 13
	Debtor(s)	· •

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 74,000.00		
B - Personal Property	Yes	3	\$ 14,050.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 54,023.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 7,196.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,547.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,407.00
	TOTAL	15	\$ 88,050.00	\$ 61,219.00	

# Document Page 18 of 42 United States Bankruptcy Court

Middle District of Georgia

IN RE:		Case No.
Boden, Mary Ann		Chapter 13
· · · · · · · · · · · · · · · · · · ·	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,547.00
Average Expenses (from Schedule J, Line 18)	\$ 1,407.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 500.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 670.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 7,196.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 7,866.00

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IN RE Boden, Mary Ann

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence located at 1056 Bolton Avenue, Columbus, GA \$ 74,000 FMV - 7,400 Sale cost - 1,500 Trustee - 50,203 Mortgage - 14,897 Real property exemption			74,000.00	50,203.00
\$ 0 Equity				

TOTAL

74,000.00

(Report also on Summary of Schedules)

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IN RE Boden, Mary Ann

Case No.

Debtor(s)

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION  0.00 25.00
800.00
650.00
1,350.00
250.00
600.00
150.00
200.00

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IN RE Boden, Mary Ann

\_ Case No. \_ Debtor(s)

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Jeep Cherokee 2003 Toyota Corolla (daughter drives)		2,925.00 7,100.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			

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IN RE Boden, Mary Ann

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#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Х			
11	X			
35. Other personal property of any kind not already listed. Itemize.	Х			
		TO'	ΓAL	14,050.00

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IN RE Boden, Mary Ann

Case No. \_ Debtor(s)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Residence located at 1056 Bolton Avenue, Columbus, GA \$ 74,000 FMV - 7,400 Sale cost - 1,500 Trustee - 50,203 Mortgage - 14,897 Real property exemption	OCGA §44-13-100(a)(1)	14,897.00	74,000.00
\$ 0 Equity			
SCHEDULE B - PERSONAL PROPERTY	0004 044 40 4007 \/0\	05.00	05.0
Savings account w/ TIC Federal Credit Union	OCGA §44-13-100(a)(6)	25.00	25.00
Appliances	OCGA §44-13-100(a)(4)	800.00	800.00
Electronics	OCGA §44-13-100(a)(4)	650.00	650.00
Furniture	OCGA §44-13-100(a)(4)	1,350.00	1,350.00
Misc. Household Goods	OCGA §44-13-100(a)(4)	250.00	250.00
Clothing	OCGA §44-13-100(a)(6)	600.00	600.00
Jewelry	OCGA §44-13-100(a)(5)	150.00	150.00
Sewing machine	OCGA §44-13-100(a)(6)	200.00	200.00
1995 Jeep Cherokee	OCGA §44-13-100(a)(3)	2,225.00	2,925.00
2003 Toyota Corolla (daughter drives)	OCGA §44-13-100(a)(3) OCGA §44-13-100(a)(6)	1,275.00 4,025.00	7,100.00

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Boden, Mary Ann

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VAL PROPERTY SUBJECT TO LIEN	UE OF	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			2013 Household Goods					950.00	300.00
Credit Central 1114 US Highway 280 Phenix City, AL 36867									
			VALUE \$ <b>650.00</b>						
ACCOUNT NO.			2012 Household Goods					370.00	370.00
Credit Central 3531 Earline Avenue Columbus, GA 31904									
			VALUE \$ 650.00						
ACCOUNT NO.			1999 1st Mortgage					50,203.00	
Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165									
			VALUE \$ <b>74,000.00</b>						
ACCOUNT NO.			2012 - 2003 Toyota Corolla					1,800.00	
Title Max 3515 Macon Road Columbus, GA 31907									
			VALUE \$ <b>7,100.00</b>						
1 continuation sheets attached			(	S Total of this		tota age		\$ 53,323.00	\$ 670.00
			(Use	only on las		ota age		\$	\$

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Boden, Mary Ann

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

				_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			2012 - 1995 Jeep Cherokee	T			700.00	
Title Max			•					
3707 Buena Vista Road								1
Columbus, GA 31906								1
			VALUE \$ <b>2,925.00</b>	1				1
ACCOUNT NO.				+	1			
ACCOUNT NO.								1
								1
			XIAXXID ()	$\parallel$				
			VALUE \$	+	-			
ACCOUNT NO.								1
								1
								1
								1
			VALUE \$					
ACCOUNT NO.								ı
								1
								1
								1
			VALUE \$					
ACCOUNT NO.								
								1
								1
								1
			VALUE \$					1
ACCOUNT NO.								
								1
								1
								1
			VALUE \$	1				
Sheet no1 of1 continuation sheets attached	ed 1	to		Sub	otot	∟ al		
Schedule of Creditors Holding Secured Claims			(Total of the	nis p	oago	e)	\$ 700.00	\$
			(Use only on la	net •	Tot	al	\$ 54,023.00	\$ 670.00
			(USE OHLY OH I	aot I	Jayl	رز	ιψ <del>υτ,υ</del> Δυ.υυ	Ψ 0.00

(Use only on last page) | \$ **54,023.00** | \$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Statistical your Certain Elabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2013 Payday Loan				
Advance America Cash Advance 2032 280 Bypass Phenix City, AL 36867							118.00
ACCOUNT NO.			2012 Payday Loan		$\top$	1	
Alabama Title Loans, Inc. 1003 Highway 280 Bypass Phenix City, AL 36768							470.00
ACCOUNT NO.			2013 Payday Loan		$\top$		
Always Money 1001 13th Street Phenix City, AL 36867							235.00
ACCOUNT NO.			2011 Credit Card		$\top$	1	
Amerimark Premier 6864 Engle Road Cleveland, OH 44130							612.00
2 continuation sheets attached			(Total of thi		total		\$ 1,435.00
Community sheets attached			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Sta	T also atist	Total o on tical	l 1	\$ 1, <del>433.30</del>

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T		2013 Payday Loan	П			
Approved Cash Advance 1713-A Highway 280 Bypass Phenix City, AL 36867							470.00
ACCOUNT NO.	╁		2013 Alarm service	Н			470.00
APX Alarm 4931 North 300 West Provo, UT 84604							1 455 00
ACCOUNT NO.			Assignee or other notification for:	H			1,455.00
Perfection Collect 313 E 1200 S, Ste. 102 Orem, UT 84058-0000			APX Alarm				
ACCOUNT NO.			2012 Utility				
AT&T Glenridge Highlands Two 5565 Glenridge Connector Atlanta, GA 30342							494.00
ACCOUNT NO.	╁		Assignee or other notification for:	H			494.00
Franklin Collection Services 2978 W Jackson Street Tupelo, MS 38801			AT&T				
ACCOUNT NO.	_		2010 Credit Card	Н		Н	
Capital One P.O. Box 85520 Richmond, VA 23285							714.00
ACCOUNT NO.	+		2013 Payday Loan	H		H	7 14.00
Cash 2 Go, Inc. 3909 G Highway 80 W Phenix City, AL 36870							
							395.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 3,528.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	alse atis	Γota o o tica	al n al	\$

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		('	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2013 Payday Loan				
Emergi Cash 909 280 Bypass Phenix City, AL 36867							500.00
ACCOUNT NO.	H		2004 Credit Card	T		H	000100
First Premier Bank Credit Card Dept. P.O. Box 5524 Sioux Falls, SD 57117-5524	_						381.00
ACCOUNT NO.	┢		2011 Credit Card	╁		Н	301.00
Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804	_						723.00
ACCOUNT NO.	$\vdash$		2007 Credit Card	┢		Х	723.00
Salute P.O. Box 105555 Atlanta, GA 30348-5555							
A GOOD TO VO			2013 Payday Loan	╁			1.00
ACCOUNT NO.  The Money Store 1001 13th Street Phenix City, AL 36867	-		2013 I ayuay Loan				005.00
	$\vdash$		2008 Credit Card	+		Н	235.00
ACCOUNT NO.  WebBank/Fingerhut 215 South State Street, Ste. 800 Salt Lake City, UT 84111	-		2006 Credit Card				
							393.00
ACCOUNT NO.							
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub nis p			\$ 2,233.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ <b>7,196.00</b>

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current

Debtor's Marital Status		DEPENDENTS O	F DEBTOR AND	SPOU	SE		
Single		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Laundry Columbus In 47 Years Columbus, G						
INCOME: (Estima	ite of average o	r projected monthly income at time case filed)			DEBTOR		SPOUSE
1. Current monthly	gross wages, sa	alary, and commissions (prorate if not paid mon	thly)	\$	640.00	\$	
2. Estimated month			• *	\$		\$	
3. SUBTOTAL				\$	640.00	\$	
4. LESS PAYROLI	DEDUCTION	NS				-	
a. Payroll taxes a				\$	70.00	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)				\$		\$	
				\$		\$	
5. SUBTOTAL OI	PAYROLL I	DEDUCTIONS		\$	70.00	\$	
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	570.00	\$	
7. Regular income t	from operation	of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from real		i (		\$		\$	
9. Interest and divid				\$		\$	
10. Alimony, maint	enance or supp	ort payments payable to the debtor for the debto	or's use or				
hat of dependents l				\$		\$	
11. Social Security		ment assistance					
(Specify) Social	Security			\$	728.00	\$	
Food S	tamps			\$	199.00	\$	
12. Pension or retire	ement income			\$		\$	
13. Other monthly i							
(Specify) Contrib	oution From Da	aughter		\$	50.00	\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL C	F LINES 7 TH	HROUGH 13		\$	977.00	\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	)	\$	1,547.00	\$	
		ONTHLY INCOME: (Combine column totals at all reported on line 15)	from line 15;		Φ.	1.547.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

(If known)

..... y . .....

Debtor(s)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly.
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed
on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 441.00
a. Are real estate taxes included? Yes No _	
b. Is property insurance included? Yes No _	
2. Utilities:	
a. Electricity and heating fuel	\$ 304.00
b. Water and sewer	\$ 90.00
c. Telephone	\$
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 150.00
5. Clothing	\$ 25.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ 160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$ 60.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 127.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Haircuts And Hygiene	\$ 50.00
	\$
	\$
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ 1,407.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,547.00
b. Average monthly expenses from Line 18 above	\$ 1,407.00
c. Monthly net income (a. minus b.)	\$ 140.00

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(If known)

IN RE Boden, Mary Ann

Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: April 4, 2013 Signature: /s/ Mary Ann Boden

Mary Ann Boden Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official Form 7) (12/12) -40327Doc 1 Filed 04/04/13 Entered 04/04/13 17:08:00 Desc Main Document Page 35 of 42 **United States Bankruptcy Court** 

Middle District of Georgia

IN RE:	Case No
Boden, Mary Ann	Chapter 13
Deb	or(s)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ouestions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,153.00 2013 Columbus Inn

7,131.00 2012 Columbus Inn

8,380.00 2011 Columbus Inn

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

728.00 Monthly Social Security

199.00 Monthly Food Stamps

2	D 4-	. 4 -	124
э.	<b>Payments</b>	i LO	creamors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Title Max** 3515 Macon Road Columbus, GA 31907-0000

DATES OF PAYMENTS monthly

AMOUNT **AMOUNT PAID** 207.00

STILL OWING 1,690.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.\* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **Revelation Baptist** Columbus, GA 00000-0000

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT monthly

DESCRIPTION AND VALUE OF GIFT

\$60

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

of this case.

NAME AND ADDRESS OF PAYEE Valerie G. Long **Attorney At Law** P.O. Box 8641 Columbus, GA 31908-8641

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 281.00

court cost

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, sayings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: April 4, 2013	Signature /s/ Mary Ann Boden	
-	of Debtor	Mary Ann Boden
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:		Case No
Boden, Mary Ann		Chapter 13
	Debtor(s)	_
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: April 4, 2013	Signature: /s/ Mary Ann Boden	
	Mary Ann Boden	Debtor
Date:	Signature:	
	-	Joint Debtor, if any

Advance America Cash Advance 2032 280 Bypass Phenix City, AL 36867

Alabama Title Loans, Inc. 1003 Highway 280 Bypass Phenix City, AL 36768

Always Money 1001 13th Street Phenix City, AL 36867

Amerimark Premier 6864 Engle Road Cleveland, OH 44130

Approved Cash Advance 1713-A Highway 280 Bypass Phenix City, AL 36867

APX Alarm 4931 North 300 West Provo, UT 84604

AT&T Glenridge Highlands Two 5565 Glenridge Connector Atlanta, GA 30342

Capital One P.O. Box 85520 Richmond, VA 23285 Cash 2 Go, Inc. 3909 G Highway 80 W Phenix City, AL 36870

Credit Central 1114 US Highway 280 Phenix City, AL 36867

Credit Central 3531 Earline Avenue Columbus, GA 31904

Emergi Cash 909 280 Bypass Phenix City, AL 36867

First Premier Bank Credit Card Dept. P.O. Box 5524 Sioux Falls, SD 57117-5524

Franklin Collection Services 2978 W Jackson Street Tupelo, MS 38801

Merrick Bank P.O. Box 9201 Old Bethpage, NY 11804

Perfection Collect 313 E 1200 S, Ste. 102 Orem, UT 84058-0000

Salute P.O. Box 105555 Atlanta, GA 30348-5555 Select Portfolio Servicing P.O. Box 65250 Salt Lake City, UT 84165

The Money Store 1001 13th Street Phenix City, AL 36867

Title Max 3515 Macon Road Columbus, GA 31907

Title Max 3707 Buena Vista Road Columbus, GA 31906

WebBank/Fingerhut 215 South State Street, Ste. 800 Salt Lake City, UT 84111